

Direct Express® Debit MasterCard® Card Fee Table

Standard Free Services	
Service	Fee
Purchases at U.S. merchant locations	FREE
Cash-back with purchase	FREE
Automatic deposit notification**	FREE
Automatic low balance notification**	FREE
Web account access	FREE
ATM balance inquiry	FREE
ATM denial	FREE
Customer Service calls	FREE
Cash from bank tellers	FREE
Card replacement-One free per year	FREE
ATM cash withdrawal in the U.S. including the District of Columbia, Guam, Puerto Rico, and US Virgin Islands. Surcharge by ATM owner may apply.	One free withdrawal with each deposit to your Direct Express® Card Account.*

* For each federal government deposit to your Card Account, Comerica Bank will waive the fee for one ATM cash withdrawal in the U.S. The fee waiver earned for that deposit expires on the last day of the following month in which the deposit was credited to the Card Account.

** If the cardholder requests this service.

The ONLY Fees You Can Be Charged	
Optional Service	Fee
ATM cash withdrawals after free transactions are used in U.S. including the District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. Surcharge by ATM owner may apply.	\$0.90 each withdrawal (after free transactions are used)
Monthly paper statement mailed to you	\$0.75 each month
Funds transfer to a personal U.S. bank account	\$1.50 each time
Card replacement after one free each year	\$4.00 after one (1) free each year
Overnight delivery of replacement card	\$13.50 each time
ATM cash withdrawal outside of U.S. Surcharge by ATM owner may apply.	\$3.00 plus 3% of amount withdrawn
Purchase at Merchant Locations outside of U.S.	3% of purchase amount

Direct Express® Card Surcharge-Free ATM Network



Sign Up Now!

It's quick and easy to get the
Direct Express® card:

Call toll-free **1-888-544-6347**.
This phone line is dedicated to
helping people who receive
VA Compensation or Pension
benefit checks sign up for the
Direct Express® card.

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Still getting your VA
Compensation or Pension
benefits by check?



DIRECT EXPRESS

There's a safe, easy way to
get your money—
**DIRECT EXPRESS®
DEBIT MASTERCARD® CARD**

- Your benefit payments on time, every time
- Fast and easy access to your benefit funds
- No bank account required to enroll
- No monthly fee



IF YOU STILL RECEIVE YOUR FEDERAL BENEFIT PAYMENTS BY PAPER CHECK, YOU SHOULD TRY A SAFE, RELIABLE, AND MORE CONVENIENT OPTION.

INTRODUCING THE DIRECT EXPRESS® DEBIT MASTERCARD® CARD

Experience the safety and convenience of getting your monthly benefits on a prepaid debit card. With the **Direct Express®** card, you can make purchases, pay bills and get cash at thousands of locations nationwide.

You can enroll even if you don't have a bank account. No more waiting for the mail, or worrying about lost or stolen checks. Your monthly benefits will be available on your payment day – on time, every time.

WHY SHOULD I SIGN UP FOR THE DIRECT EXPRESS® CARD?

SAFE. No need to carry large amounts of cash, no risk of lost or stolen checks.

EASY. Your money is automatically posted to your card account on your payment day each month. You won't have to wait for the mail to arrive.

CONVENIENT. Make purchases and pay bills anywhere Debit MasterCard® is accepted. Use your card to get cash at retail locations, ATMs and banks and credit unions throughout the world.

RECOMMENDED. The U.S. Department of the Treasury encourages you to sign up for the **Direct Express®** card.



HOW DO I USE THE CARD?

The **Direct Express®** card is simple and easy to use.

To make purchases

Present your card when paying at any location that accepts Debit MasterCard®. The money is automatically deducted from your account. **There is no fee for using your card for purchases.**

To get cash

Get cash back for no fee with purchases at thousands of retail locations. Your card can also be used at ATMs or with bank and credit union tellers.

THE DIRECT EXPRESS® DEBIT MASTERCARD® CARD IS SECURE.

- If your card is lost or stolen, it will be replaced.
- You will have a Personal Identification Number (PIN) to use at ATMs and retail locations.
- The money in your card account is FDIC-insured (up to the maximum allowed by law).
- MasterCard Zero Liability* and federal law protect you against unauthorized use of your card, when promptly reported.

*Exceptions apply.

Call toll-free **1-888-544-6347**. This phone line is dedicated to helping people who receive **VA Compensation or Pension** benefit checks sign up for the **Direct Express®** card.

CAN I USE THE CARD WITHOUT PAYING ANY CARD FEES?

Yes, most services are free. There is no sign-up fee and no monthly account fee. Many other services are free, including:

- Purchases at retail locations.
- Cash back at retailers at the point of sale.
- One (1) ATM cash withdrawal in the U.S. for each deposit posted to your account (see Fee Table for details). ATM owner surcharges may apply at ATMs outside the **Direct Express®** card surcharge-free network (see Fee Table for details).
- Optional notification of deposits to your debit card account by phone, email or text message.
- Optional low balance alert when your account balance falls below a certain level.
- Balance inquiries at ATMs, by phone or online.
- Access to the toll-free customer service number or website 24 hours a day, 7 days a week.

ARE THERE ANY FEES?

Most services are free. There are fees for a limited number of optional transactions and services. See Fee Table on the other side for more information.

